

126

MAY 3 2005 AM 8:53 BOARD

Sheri Bergstrom
53800 CSAH 3
Grove City, MN 56243

May 3, 2005

Ms. Mary Rupp
Secretary of the Board, NCUA
1775 Duke St.
Alexandria, VA 22314-3428

Dear Mary,

I respectfully oppose the proposed amendments regarding the definition of construction or development loans already owned by a borrower, for income producing purposes.

Central Minnesota Federal Credit Union is a community credit union serving a rural area with a high percentage of small businesses.

I feel that our commercial and agricultural lending expertise is appropriate for the types of loans that we, as a whole, write.

Thank you for your attention to this matter.

Respectfully yours,



Sheri Bergstrom